

# EXHIBIT A

LAW OFFICES OF

CLARFIELD, OKON, SALOMONE & PINCUS, P.L.

425 RXR PLAZA, UNIONDALE, NY 11556  
TELEPHONE: 516-699-8902 FAX: 516-279-6990

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STEVEN J. CLARFIELD, ESQ. • ROBERT C. OKON, ESQ. • KENNETH L. SALOMONE, ESQ. • CARYN PINCUS, ESQ.

April 13, 2015

HENRY A. ROJAS  
12 Darewood Ln  
Valley Stream, NY 11581

**Re:   Loan secured by property located at:**  
12 Darewood Ln, Valley Stream, NY 11581

Dear HENRY A. ROJAS,

Our office has been retained to commence legal proceedings to foreclose the mortgage on your property located at 12 Darewood Ln, Valley Stream, NY 11581

1.     **The unpaid principal balance of the debt is \$318,842.64.** Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown therein, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, please contact the law firm listed below.
2.     The name of the credit to whom the debt is owed is **Wells Fargo Bank, National Association, As Trustee For Mastr Asset Backed Securities Trust 2005-Opt1, Mortgage Pass-Through Certificates, Series 2005-Opt1.**
3.     The debtor may dispute the validity of this debt, or any portion thereof, within thirty (30) days of receipt of this Notice. If the debtor fails to dispute the debt within thirty (30) days, the debt will be assumed valid by this law firm.
4.     If the debtor notifies this law firm in writing within thirty (30) days from receipt of this notice that the debt, or any portion thereof, is disputed, this law firm will obtain verification of the debt, or a copy of a judgment and a copy of the verification will be mailed to the debtor by this law firm.
5.     Upon you, the consumer's written request within the thirty (30) day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

6. Written request required by this Act should be addressed to:

**CLARFIELD, OKON, SALOMONE & PINCUS, P.L**

Attention: Caryn Pincus

425 RXR Plaza

Uniondale, NY 11556

Phone: 516-699-8902

7. Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

8. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- a. Supplemental security income, (SSI);
- b. Social security;
- c. Public assistance (welfare);
- d. Spousal support, maintenance (alimony) or child support;
- e. Unemployment benefits;
- f. Disability benefits;
- g. Workers' compensation benefits;
- h. Public or private pensions;
- i. Veterans' benefits;
- j. Federal student loans, federal student grants, and federal work study funds; and
- k. Ninety percent of your wages or salary earned in the last sixty days.

9. **This communication is for the purpose of collecting a debt, and any information obtained from the debtor will be used for that purpose.**